

JUSTIN M. MYERS (10043)  
Justin M, Myers, Attorney-at-Law, LLC  
1122 W. South Jordan Pkwy, Ste. A  
South Jordan, UT 84095  
Telephone: (801) 572-0504  
Facsimile: (801) 326-4706

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH**

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In Re:  
RENE M CARCAMO

Debtor(s).

Case No.: 22-20621

Chapter: 13

Filed Electronically

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**NOTICE OF OBJECTION TO TRUSTEE'S MOTION TO DISMISS AND MOTION TO  
ABATE PLAN PAYMENTS AND APPLICATION FOR ALLOWANCE OF  
COMPENSATION AND NOTICE OF OPPORTUNITY FOR HEARING**

**Hearing Date: September 13, 2023 at 2:30 p.m.  
Objection Deadline: August 31, 2023**

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**PLEASE TAKE NOTICE** that the Debtors have filed with the court an objection to Trustee's Motion to Dismiss and Motion to Abate Plan Payments and an Application for Allowance of Compensation. A copy of the documents are attached.

**YOUR RIGHTS MAY BE AFFECTED.** You should read these papers carefully and discuss them with your attorney, if you have one in this case. (If you do not have an attorney, you may wish to consult with one).

NO HEARING WILL BE CONDUCTED ON THIS MOTION UNLESS A WRITTEN OBJECTION IS FILED WITH THE CLERK OF THE COURT ON OR BEFORE THE OBJECTION DEADLINE SET FORTH BELOW.

If you do not want the Court to grant the relief requested in the motion then you or your attorney must:

1. On or before, **August 31, 2023**, file with the Court a written Objection explaining your position at:

United States Bankruptcy Court  
350 South Main Street, Room 301  
Salt Lake City, Utah 84101

If you mail your objection to the Court for filing, you must mail it early enough so the Court will **receive** it on or before the objection deadline. You must also serve a copy of your response upon the following via ECF or U.S. Mail: Justin M. Myers, 1122 W. South Jordan Parkway, Suite A, South Jordan, UT 84095.

2. Attend a hearing on **September 13, 2023 at 2:30 p.m.** before the Honorable William T. Thurman of the United States Bankruptcy Court, Federal Building, 350 South Main Street, Salt Lake City, Utah 84101. This hearing will be conducted over Zoom. Parties wishing to participate in hearings before the Honorable William T. Thurman should log into the hearing via Zoom at least ten (10) minutes before the scheduled date and time for the hearing:

**Zoom Meeting ID: 160 7523 8590**

**Zoom Passcode/Participant ID: 9626637**

Information regarding accessing the Zoom hearings can be found at the Court's website located at <https://www.utb.uscourts.gov>. There will be no further notice of the hearing and failure to attend the hearing will be deemed a waiver of your objection.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the objection and may enter an order granting that relief. In the absence of a timely filed objection, the undersigned counsel will ask the Court to enter an order approving the Motion without hearing.

DATED: August 7, 2023

/s/ Justin Myers  
Attorney for Debtor(s)

**CERTIFICATE OF MAILING**

Undersigned certifies that the copies of the **OBJECTION TO TRUSTEE'S MOTION TO DISMISS AND MOTION TO ABATE PLAN PAYMENTS and APPLICATION FOR ALLOWANCE OF COMPENSATION and NOTICE OF OPPORTUNITY FOR HEARING** was served on August 7, 2023, via ECF or first class U.S. Mail, postage prepaid, to the following: All parties listed on the attached mailing matrix maintained by the Court Clerk.

/s/ Justin Myers

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Attorney for Debtor(s)

Label Matrix for local noticing  
1088-2  
Case 22-20621  
District of Utah  
Salt Lake City  
Mon Aug 7 11:41:17 MDT 2023

401 (c) Plan Administrator  
Document Page 4 of 8  
Albany  
5995 W. Amelia Earhart Drive  
Salt Lake City, UT 84116-3746

CHECK CITY  
PO BOX 970183  
OREM UT 84097-0183

Capital One Bank  
Box 30285  
Salt Lake City, UT 84130-0285

Rene M Carcamo  
1485 W. Carlos Drive  
West Valley City, UT 84119-1413

Client Services  
3451 Harry S. Truman Blvd.  
Saint Charles, MO 63301-9816

Community Loan Servicing, LLC  
c/o Aldridge Pite, LLP  
4375 Jutland Drive, Suite 200  
P.O. Box 17933  
San Diego, CA 92177-7921

Express Recovery Service  
2790 S. Decker Lake Drive  
West Valley City, UT 84119-2057

Granger Medical  
P.O. Box 70658  
Salt Lake City, UT 84170-0658

Bryant Thomas Hinckley  
Crook Legal Group PLLC  
2150 South 1300 East  
Suite 500  
Salt Lake City, UT 84106-4375

IC Systems  
444 Highway 96 E  
Saint Paul, MN 55127-2557

IRS  
PO Box 7346  
Philadelphia, PA 19101-7346

Intermountain Healthcare  
PO BOX 27808  
Salt Lake City, UT 84127-0808

Intermountain Medical Group  
P.O. Box 34578  
Seattle, WA 98124-1578

Lon Jenkins tr  
Ch. 13 Trustee's Office  
465 South 400 East  
Suite 200  
Salt Lake City, UT 84111-3345

Lakeview Loan Servicing, LLC  
Community Loan Servicing, LLC  
f/k/a Bayview Loan Servicing, LLC  
4425 Ponce De Leon Blvd., 5th Floor  
Coral Gables, FL 33146-1839

Lakeview Loan Servicing, LLC  
PO Box 60509  
City of Industry, CA 91716-0509

Lippman Recupero  
Box 13928  
Tucson, AZ 85732-3928

Loancare  
Isaac/Atima  
Box 202049  
Florence, SC 29502-2049

Lundberg & Associates  
3269 South Main St. #100  
Salt Lake City, UT 84115-3773

Markosian Auto  
4238 S. Redwood Road  
Salt Lake City, UT 84123-2220

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4238 South Redwood Road  
Salt Lake City, UT 84123-2220

Mark S. Middlemas  
Halliday Watkins & Mann  
376 East 400 South  
Suite 300  
Salt Lake City, UT 84111-2906

Mountain Land Collections LLC  
PO BOX 1280  
American Fork, UT 84003-6280

Justin M. Myers  
Justin M. Myers, Attorney-at-Law, LLC  
1122 W. South Jordan Pkwy.  
Suite A  
South Jordan, UT 84095-5506

Quinn Kofford  
43 N. 470 W.  
American Fork, UT 84003-2267

(p)RC WILLEY HOME FURNISHINGS INC  
ATTN ATTN BANKRUPTCY DEPARTMENT  
PO BOX 65320  
SALT LAKE CITY UT 84165-0320

RightPath Servicing  
PO Box 619096  
Dallas, TX 75261-9096

(p)PEGGY NELSON  
ATTN STEWARD HEALTHCARE  
406 W SOUTH JORDAN PARKWAY  
SUITE 300  
SOUTH JORDAN UT 84095-3956

St Marks Hospital  
Resurgent Capital Services  
PO Box 1927  
Greenville, SC 29602-1927

United States Trustee  
Washington Federal Bank Bldg.  
405 South Main Street  
Suite 300  
Salt Lake City, UT 84111-3402

Utah State Tax Commission  
Attn Bankruptcy Unit  
210 North 1950 West  
Salt Lake City, UT 84134-9000

Utah State Tax Commission  
210 North 1950 West  
Salt Lake City, UT 84134-9000

Tyler S. Wirick  
Aldridge Pite, LLP  
4375 Jutland Drive, Suite 200  
P.O. Box 17933  
San Diego, CA 92177-7921

eTitle  
3269 South Main St. #100  
Salt Lake City, UT 84115-3773

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

R.C. Willey  
2301 South 300 West  
Salt Lake City, UT 84115

Salt Lake Regional Medical Center  
1050 E. South Temple  
Salt Lake City, UT 84102

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Community Loan Servicing, LLC

(u)Lakeview Loan Servicing, LLC

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	2
Total	36

JUSTIN M. MYERS (10043)  
Justin M, Myers, Attorney-at-Law, LLC  
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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH**

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In Re:  
RENE M CARCAMO

Debtor(s).

Case No.: 22-20621

Chapter: 13

Filed Electronically

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**OBJECTION TO TRUSTEE'S MOTION TO DISMISS FOR NON-COMPLIANCE WITH  
CONFIRMATION ORDER**

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Debtor(s), through counsel Justin M. Myers, Attorney at Law, LLC, respectfully object to the Trustee's Motion to Dismiss for Non-compliance with Confirmation Order and move the Court to abate the Chapter 13 payments and modify the Chapter 13 Plan pursuant to 11 USC 1325 and Rule 3015(g). In support of this objection, Debtor(s) assert the following:

1. Debtor(s) request an abatement of \$2,030.00 as payments due through July 25, 2023.
2. The following factors caused Debtor(s) to fall behind on the Chapter 13 plan payments:
  - a. Debtor had some temporary financial setbacks.
3. Debtor(s) seek to modify the plan payment as necessary to maintain feasibility of the Chapter 13 plan.
4. Debtor(s) are confident they will be able to make future plan payments on-time.

WHEREFORE, the Debtor(s) respectfully request an abatement be granted, the Trustee's Motion to Dismiss be denied and Debtor(s)' Motion to Modify Plan be granted.

DATED: August 7, 2023

/s/ Justin Myers

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Attorney for Debtor(s)

JUSTIN M. MYERS (10043)  
Justin M, Myers, Attorney-at-Law, LLC  
1122 W. South Jordan Pkwy, Suite A  
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**APPLICATION FOR ALLOWANCE OF COMPENSATION**

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Under penalty of perjury the undersigned respectfully represents as follows:

Justin M. Myers has practiced law since 2004 and has had experience in Bankruptcy Court since 2004. He currently spends approximately 90% of his billable hours representing Chapter 7 and Chapter 13 clients. He regularly appears in the United States Bankruptcy Court of Utah.

All professional services for which compensation is requested were actually performed by the applicant on behalf of the Debtors, being, in the opinion of the applicant, both reasonable and necessary. The applicant purports to have exercised reasonable billing judgment. The applicant firm, Justin M. Myers, Attorney-at-Law, LLC, is Counsel and makes this Application for Allowance of Compensation for professional service rendered and the reimbursement of out-of-pocket expense necessarily incurred by the applicant in the representation of said Debtors. Attached here as Exhibit A is a complete accounting for the time spent. All time records summarized in the application are records made at the time services were rendered.

The rate Justin M. Myers charges per hour is \$300.00 and is consistent with the amount filled on all other Chapter 7 and Chapter 13 matters.

Ashlee Jensen is a paralegal who has worked for several years at the Justin M. Myers, Attorney-at-Law LLC. Ashlee Jensen spends almost all of her time working on consumer bankruptcy cases. Ashlee Jensen's billable rate is \$85.00 per hour and is consistent with market rate for paralegals of her skill level.

The rates charged by applicant firm were at all times, since the inception of these proceedings, the normal charges for similar work performed for other clients and are consistent with the rates previously viewed by the Court and charged in the State of Utah by attorneys with a similar expertise.

Other than in connection with this matter, the applicant firm has no relationship with the Debtor, nor does it expect to have any further relations except for winding up these proceedings.

WHEREFORE, the Applicant firm prays the Court to enter its Order authorizing its compensation and payment of fees for services performed in relation to **DEBTOR'S OBJECTION TO MOTION TO DISMISS AND MOTION TO ABATE PLAN PAYMENTS** to Justin M. Myers, Attorney-at-Law, LLC in the total amount of \$740.10.

DATED: August 7, 2023

/s/ Justin Myers

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Attorney for Debtor(s)

**EXHIBIT "A"**

7/14/23	JMM	review motion to dismiss, email correspondence with client	.3
8/4/23	JMM	Review case and review correspondence with client	.5
8/7/23	JMM	Draft Motion to Abate and Application for Allowance of Compensation and Notice, review Court Docket, file Motion, Application for Allowance of Compensation and Notice	1.1
	JMM	Review Trustee's Response and Draft Order	.5

2.4 hours for JMM at \$300.00 per hour =	\$720.00
Costs:34 stamps @ \$.65 per stamp=	\$22.10
<b>Total</b>	<b>\$740.10</b>